

CHURCH OF ENGLAND Life Assurance, Trust and Annuity Institution, LONDON.

Empowered by Special Act of Parliament, 4 & 5 Victoria, Cap. XCII.

Subscribed Capital One Million.

One-tenth of the Entire Profits of this Institution is applied to the Relief of Distressed and Aged Clergymen, and the Widows and Orphans of Clergymen who may be recommended by the Bishops, or by the Clergy of their respective localities.

Patrons:

- His Grace the Duke of Beaufort. His Grace the Lord Archbishop of Dublin. The Right Hon. Lord Viscount Beresford. The Right Hon. Lord Viscount Lorton. The Hon. and Right Rev. the Lord Bishop of Bath and Wells. The Right Rev. the Lord Bishop of St. David's. The Right Rev. the Lord Bishop of Chichester. The Right Hon. and Most Rev. the Lord Bishop of Meath. The Right Rev. the Lord Bishop of Elphin. The Right Rev. the Lord Bishop of Limerick. The Hon and Right Rev. the Lord Bishop of Derry and Raphoe. The Right Rev. the Lord Bishop of Calcutta. The Right Rev. the Lord Bishop of Jamaica. The Right Rev. the Lord Bishop of Madras. The Right Rev. the Lord Bishop of Tasmania. The Right Rev. the Lord Bishop of Fredericton. The Right Rev. the Lord Bishop of Sydney. The Right Rev. the Lord Bishop of Newcastle. The Right Rev. the Lord Bishop of Melbourne.

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CANADIAN BRANCH---TORONTO.

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Directors:

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The distinguished success which has attended the establishment of the Church of England Assurance Institution in the United Kingdom, India, &c., has induced the Directors to open a Branch Office of the Company in Canada, with a view of extending the peculiar advantages of this Institution to the inhabitants of that Colony. They feel satisfied that such advantages will be duly appreciated by the Public, and that the same distinguished success will attend the Company's establishments in Canada, and the same powerful support be given to it by the Clergy and Laity residing in the Colony, as have already marked its progress in India and in Europe.

In order to insure such success, and to merit such support, the Directors have, for a long time past, been engaged in repeated deliberations and consultations with men well conversant with, and experienced in, the principles and practice of Life Assurance, with a view to the formation of Branch Establishments in the British Colonies, which will best ensure the three main objects of Policy-holders, viz., SECURITY, ECONOMY, and CONVENIENCE. And they trust that the result of their deliberations has been such as to present to British subjects, resident in these Colonies, as perfect a system of Assurance, in all these respects, as is practicable, or can be desired.

The SECURITY of Policy-holders in Canada is made complete by the large subscribed capital of the Company, guaranteed by a numerous and influential body of Proprietors; whilst for their immediate benefit and protection, AN ADEQUATE FUND WILL BE INVESTED IN CANADIAN SECURITIES, so as always to be immediately available to provide or whatever casualties may arise.

The ECONOMY of Policy-holders has been consulted by the adoption of Tables, deduced from the most complete and extensive observations of the rate of mortality among Assured Lives. They have been constructed expressly for the use of the Church of England Assurance Company; and are framed on the lowest possible scale consistent with the security of the Assured.

By the constitution of the Company, one clear tenth of the entire profits of the Institution is applied to the formation of a fund, called "THE CLERGY FUND," for the Relief of Distressed and Deserving Clergymen, and the Widows and Orphans of Clergymen, and also for granting aid to enable Clergymen with limited Incomes to provide for their Families by Assuring their Lives at Reduced Premiums.

Premiums on Assurances by Table II, may be paid either yearly, half-yearly, or quarterly, as may best suit the convenience of the Assured.

Death by suicide, duelling, or the hands of justice, will not render the Assurance null and void, if the Policy be duly assigned to another party for a bona-fide consideration.

Claims will be paid within three months after proof of death.

Policies forfeited by non-payment of Premium, may be revived within twelve months, upon proof of the same state of health, and the payment of the Premium in arrear, with interest thereon.

The Assured, not being engaged in any Military, Maritime, or Naval Service, will be permitted, without extra Premium, to proceed from one part of British North America to another. Also, to proceed to or from any part of the United States not further south than the latitude of the city of Washington, or further West than the River Mississippi: they will also be permitted, in time of peace, to proceed in first-class steamers to or from any port in Great Britain or Ireland.

Parties engaged in or entering into the Military, Maritime, or Naval Service, or parties proceeding beyond the limits above mentioned, will be charged such additional rate (to be ascertained by application to the Agent), as the circumstances of the case may require.

Upon payment of the Premium, in cases where the Assurance has been accepted definitely, a Certificate will issue at once, to be held by the Assured until it can be exchanged for a Stamped Policy, under the Hands and Seals of three of the London Directors. In cases where the Assurances shall be entertained, only pending the decision of the London Board, a memorandum of conditional acceptance will be issued, until the receipt out of the Company's advice, conveying the Stamped Policy, or the rejection of the Assurance,—the Company holding the life assured in the interim.

SPECIMENS OF RATES.

SHORT TERMS.

SPECIMEN OF PREMIUMS required for the Assurance of £100, for the respective terms of One and Seven Years.

Table with columns for Age, One year, Seven yrs, and Annual Premium. Rows for ages 16, 20, 25, 30, 35, 40, 45, 50.

WHOLE LIFE. Equal Rates---with Profits.

SPECIMEN OF PREMIUMS required for the Assurance of £100, for the Whole Term of Life, in Annual, Half-yearly, or Quarterly Payments.

Table with columns for Age, Annual Premium, Hlf.yearly Premium, Quarterly Premium. Rows for ages 16, 20, 25, 30, 35, 40, 45, 50.

WHOLE LIFE. Equal Rates---without Profits.

SPECIMEN OF PREMIUMS required for the Assurance of £100, for the Whole Term of Life, in Annual, Half-yearly, or Quarterly Payments.

Table with columns for Age, Annual Premium, Hlf.yearly Premium, Quarterly Premium. Rows for ages 16, 20, 25, 30, 35, 40, 45, 50.

April 30th, 1851. E. T. DARTNELL, Agent.

CHURCH OR CHAMBER ORGAN. FOR SALE, FOUR ROWS OF PIPES.— Cheap for Cash, or approved Credit. For particulars, apply to W. TOWNSEND, Berkley-street. September 5, 1850. 6-1f

ORGAN FOR SALE. A TWO STOP ORGAN, suitable for a small Church or Chamber, with case, gilt pipes, &c., complete. Height of Case, 8 feet. Width of " 5 " Depth of " 3 1/2 " The Organ, which is quite new, may be seen at the office of this paper, 7, King-street West, Toronto. It will be sold very low for cash. Toronto, January 15th 1851.

CLERICAL DUTY. A DULY recognised Clergyman, in the Diocese of Toronto, would be happy to take occasional duty in any part of the Diocese. Apply, (post-paid) to the Rev. V. P. M., Church Society's House, Toronto. Toronto, February 12th, 1851. 29-1f

BRITISH AMERICA FIRE AND LIFE ASSURANCE COMPANY. Incorporated under Provincial Statute 3rd Wm. 4th, Cap. 18 and further empowered under 6th Wm. 4th, Cap. 20, to grant Inland Marine Assurances. Capital—£100,000.

ASSURANCES effected by this Company on all descriptions of Property against Loss or Damages by Fire, or by the Dangers of Navigation, on favourable terms. Office, George Street, City of Toronto, where forms of application and all necessary particulars may be obtained. T. W. BIRCHALL, Managing Director. Toronto, September 7th, 1850. 7-1f



HOME DISTRICT MUTUAL FIRE INSURANCE COMPANY, OFFICE—No. 71, King Street, Toronto, over Darling Brothers

INSURES Dwellings, Houses, Warehouse, Building in general, Merchandize, Household Furniture Mills, Manufactories, &c.

DIRECTORS: JOHN McMURRICH, Esq., President. James Shaw, Alex'r McGlashan, Joseph Sheard, Franklin Jackson, A. McMaster, W. A. Baldwin, William Mathers, Thomas Clarkson, John B. Warren, B. W. Smith, J. RAIS, Secretary. All losses promptly adjusted. Letters by mail must be post-paid. Toronto, June 5th, 1850. 21-t



VAYER'S CHERRY PECTORAL For the Cure of COUGHS, COLDS, HOARSENESS, BRONCHITIS, WHOOPING-COUGH, CROUP, ASTHMA and CONSUMPTION

The uniform success which has attended the use of this preparation—its salutary effect—its power to relieve and cure affections of the Lungs, have gained for it a celebrity equalled by no other medicine. We offer it to the afflicted with entire confidence in its virtues, and the full belief that it will subdue and remove the severest attacks of disease upon the throat and Lungs. These results, as they become publicly known, very naturally attract the attention of medical men and philanthropists everywhere. What is their opinion of CHERRY PECTORAL may be seen in the following:—

VALENTINE MOTT, M. D. Prof. Surgery Med. College, New York, says:—"It gives me pleasure to certify the value and efficacy of Ayer's CHERRY PECTORAL, which I consider peculiarly adapted to cure diseases of the Throat and Lungs."

THE RIGHT REV. LORD BISHOP FIELD writes in a letter to his friend, who was fast sinking under an affection of the Lungs:—"Try the CHERRY PECTORAL, if any medicine can give you relief, with the blessing of God that will."

CHIEF JUSTICE EUSTIS, of Louisiana, writes "That a young daughter of his was cured of several severe attacks of Croup by the 'CHERRY PECTORAL.'"

Let the relieved sufferer speak for himself:—Hartford, Jan. 26, 1847. Dr. J. C. Ayer—Dear Sir,—Having been rescued from a painful and dangerous disease by your medicine, gratitude prompts me to send you this acknowledgment, not only in justice to you, but for the information of others in like affliction.

A slight cold upon the lungs, neglected at first, became so severe that spitting of blood, a violent cough and profuse night sweats followed and fastened upon me. I became emaciated, could not sleep, was distressed by my cough, and a pain through my chest, and in short had all the alarming symptoms of quick consumption. No medicine seemed at all to reach my case, until I providentially tried your CHERRY PECTORAL, which soon relieved and now has cured me. Yours with respect, E. A. STEWART. Albany, N. Y., April 17, 1848.

Dr. Ayer, Lowell—Dear Sir,—I have for years been afflicted with Asthma in the worst form; so that I have been obliged to sleep in my chair for a larger part of the time, being unable to breathe on my bed. I had tried a great many medicines, to no purpose, until my physician prescribed, as an experiment, your CHERRY PECTORAL. At first it appeared to make me worse, but in less than a week I began to experience the most gratifying relief from its use; and now, in four weeks, the disease is entirely removed. I can sleep on my bed with comfort, and enjoy a state of health which I had never expected to enjoy. GEORGE S. FARRANT. PREPARED BY J. C. AYER, CHEMIST, LOWELL, MASS. Sold by Lyman & Kneeshaw, Toronto; Hamilton and Kneeshaw, Hmlton; Wm. Lyman & Co., Montreal, Agents for the Canadas. March 4th, 1851. 32-3m

for convenience or brevity, but without strict propriety, may be called a church. Unless we are prepared to charge our reformers with deliberate and wilful self-contradiction, we must understand that it was thus in this qualified sense, and in this qualified sense alone, for convenience and brevity, that they called the Romanist body a church. They lay down an essential to a Christian church, that the pure Word of God should be preached. In the Romish communion the pure Word of God is not preached, for these doctrines are repugnant to it; but the preaching of the pure word is a test of a true Christian church; and therefore the Romish communion is not a true Christian church. The preaching of the Word of God is, indeed, a test of a true Christian church; for it is only by doing this that the great object can be answered for which Christ came into the world. He came to seek and to save that which was lost. Salvation is by faith. Well, how is faith. Faith comes by hearing. So says St. Paul. Hearing by what? "Hearing by the Word of God."

Advertisements.

DR. BOVELL, John Street, near St. George's Church, TORONTO. April 23rd, 1851. 39-1f

DR. MELVILLE, YONGE STREET—WEST SIDE, Three Doors above Agnes Street Toronto. November 13th, 1850. 16-1f

MR. ALEX. KEEFER, BARRISTER AND ATTORNEY-AT-LAW, Wellington Buildings, corner of King and Church Streets. Toronto, September 9th, 1850. 7-1f

DONALD BETHUNE, JR. BARRISTER AND ATTORNEY-AT-LAW, Solicitor in Chancery and Bankruptcy, CONVEYANCER, &c. DIVISION STREET, COBOURG, CANADA WEST. Cobourg, Oct. 21, 1845.

J. P. CLARKE, Mus. Bac. K. C. PROFESSOR OF THE PIANO-FORTE, SINGING AND GUITAR. Residence, Church Street. Toronto, January 13th, 1837. 5-1f

GEORGE ARMITAGE, MODELLER, Marble, Stone and Wood Carver, Corner of Elm and Yonge Streets, Toronto. Every description of Plain and Ornamental Marble and Stone Work, consisting of Monuments, Tombs, Tablets, Grave-stones, &c., &c., executed on the shortest Notice, and on reasonable Terms. Also, executed on the shortest Notice, and on reasonable Terms. L. B. Monuments cleaned and Repaired, and Casts taken from Living and Dead Subjects. Toronto, March 27th, 1850. 35-1y

W. TOWNSEND, PROFESSOR OF MUSIC, respectfully intimates to the Ladies and Gentry of Toronto, and its Vicinity, that he will be happy to receive orders for Tuning and Repairing PIANO FORTES on the shortest notice. Residence—Berkley Street. Toronto, September 8, 1850. 10-1f

T. BILTON, MERCHANT TAILOR, No. 2, Wellington Buildings, King Street, TORONTO.

JOHN S. BLOGG, BOOT AND SHOEMAKER, (Next door to Messrs. Beckett, & Co., Medical Laboratory.) KING STREET WEST, TORONTO. He constantly on hand a beautiful Assortment of Ladies' French Kid, Morocco, and Patent Leather Shoes, together with a quantity of Satin Slippers of the very best quality. Elastic Sandals, Ladies' and Gentlemen's Elastic Boots made to order in a style unsurpassed by any Establishment in the City. Toronto, August 24th, 1848. 4 1f

OWEN AND MILLS, COACH BUILDERS FROM LONDON, KING STREET, TORONTO. 1

W. MORRISON, Watch Maker and Manufacturing Jeweler, SILVER SMITH, &c. No. 9, KING STREET WEST, TORONTO. NEAT and good assortment of Jewellery, Watches, Clocks, &c. Spectacles, Jewellery and Watches of all kinds made and repaired to order. Utmost value given for old Gold and Silver. Toronto, Jan. 28, 1847. 61

MR. W. T. ERITH, FROM LONDON, ENGLAND. Fifteen years a Member of the Sacred Harmonic Society, and Gentleman of the Chapel Royal, Whitehall, Piano Forte Tuner and Repairer.

REFERENCES KINDLY PERMITTED TO Rev. JOHN McCAUL, LL.D., Rev. S. LETT, LL.D., F. W. BARRON, Esq., M. A., L. W. SMITH, Esq., B. C. L., HERR SCHALLEHN, THOS. CHAMPION, Esq., Also to Messrs. A. and S. NORDHEIMER, King-street, who have kindly consented to receive orders. TORONTO, March 1st, 1851. 32-3m